

16-33413

Certificate Number: 02998-VAE-CC-027738279



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CERTIFICATE OF COUNSELING

I CERTIFY that on July 12, 2016, at 12:07 o'clock PM EDT, Karen Little-Young received from Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 12, 2016 By: /s/Candace Valentine

Name: Candace Valentine

Title: Counselor

FILED
2016 JUL 13 AM 10:00
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).